

means for manufacturing said IC card and for storing at the time of manufacture in said read-only memory an operating system and programming instructions without an address table with memory addresses of at least one of said programming instructions, said programming instructions not being operational until subsequent storing of said address table at the time of personalization; and

means for personalizing said IC card after said manufacturing step and for storing at the time of personalization in said electrically erasable programmable read only memory said address table with memory addresses of at least one of said programming instructions,

wherein the operating system will only access the programming instructions in accordance with the addresses indicated in the address table.

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9. (Twice Amended) A process for providing a secure multiple application card system including an IC card comprising a microprocessor, a read-only memory and an electrically erasable programmable read only memory, said process comprising the steps of:

manufacturing said IC card and storing at the time of manufacture in said read-only memory an operating system and programming instructions without an address table with memory addresses of at least one of said programming instructions, said programming instructions not being operational until subsequent storing of said address table at the time of personalization; and

personalizing said IC card after said time of manufacture by storing in said electrically erasable programmable read only memory said address table with memory addresses of at least one of said programming instructions,

wherein the operating system will only access the programming instructions in accordance with the addresses indicated in the address table.

17. (Twice Amended) A process for providing a secure multiple application card comprising a microprocessor, a first memory and a second memory, said process comprising the steps of:

manufacturing said card and storing at the time of manufacture in said first memory an operating system and programming instructions without an address table with memory addresses of at least one of said programming instructions, said programming instructions not being operational until subsequent storing of said address table at the time of personalization; and

personalizing said IC card after said storing step by storing in said second memory said address table with memory addresses of at least one of said programming instructions;

wherein said operating system will only access the programming instructions in accordance with the addresses indicated in the address table.

25. (Twice Amended) A secure multiple application card system including an IC card comprising a microprocessor, a read-only memory and an electrically erasable programmable read only memory, said system comprising:

means for manufacturing said IC card and for storing at the time of manufacture in said read-only memory an operating system and programming instructions, said programming instructions not being operational until subsequent storing of an address table with memory addresses of at least one of said programming instructions at the time of personalization; and

means for personalizing said IC card after the time of manufacture and for storing at the time of personalization in said electrically erasable programmable read only memory said address table with memory addresses of at least one of said programming instructions,

wherein the operating system will only access the programming instructions in accordance with the addresses indicated in the address table;

and wherein said means for personalizing said IC card can be operated to store additional programming instructions in said read-only memory and includes means for inserting addresses for said additional programming instructions in said address table.

33. (Twice Amended) A process for providing a secure multiple application card system including an IC card comprising a microprocessor, a read-only memory and an electrically erasable programmable read only memory, said process comprising the steps of:

manufacturing said IC card and storing at the time of manufacture in said read-only memory an operating system and programming instructions, said programming instructions not being operational until subsequent storing of an address table with memory addresses of at least one of said programming instructions at the time of personalization;

personalizing said IC card after said time of manufacture by storing in said electrically erasable programmable read only memory said address table with memory addresses of at least one of said programming instructions,

wherein the operating system will only access the programming instructions in accordance with the addresses indicated in the address table;

storing additional programming instructions in said read-only memory;
and

inserting addresses for said additional programming instructions in said
address table.

39. (Twice Amended) A process for providing a secure multiple
application card comprising a microprocessor, a first memory and a second memory, said
process comprising the steps of:

a. storing in said first memory an operating system and programming
instructions, said programming instructions not being operational until subsequent storing
of an address table with memory addresses of at least one of said programming
instructions at the time of personalization;

b. personalizing said IC card after said storing step by storing in said
second memory said address table with memory addresses of at least one of said
programming instructions,

wherein said operating system will only access the programming
instructions in accordance with the addresses indicated in the address table;

c. storing additional programming instructions in said read-only
memory; and

d. inserting addresses for said additional programming instructions in
said address table.